



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name HUNTINGTON BANCSHARES INCORPORATED

City/State COLUMBUS, OH

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 123,037,648

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

HUNTINGTON BANCSHARES INCORPORATED
41 SOUTH HIGH STREET
COLUMBUS, OH 43287

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	116,932,622	108,027,800	105,427,743	101,176,372	
Net income (\$000)	817,212	1,410,914	1,393,013	1,186,082	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.79	2.77	43	3.02	3.01	44	3.08	3.08	43	3.04	2.92	50			
+ Non-interest income	1.35	1.21	61	1.34	1.32	61	1.24	1.31	56	1.27	1.35	51			
- Overhead expense	2.36	2.57	44	2.53	2.69	44	2.51	2.71	41	2.67	2.72	49			
- Provision for credit losses	0.93	0.51	86	0.26	0.15	78	0.21	0.14	78	0.21	0.16	76			
+ Securities gains (losses)	0	0.02	3	-0.02	0.01	7	-0.02	0	10	0	0.01	14			
+ Other tax equivalent adjustments	0	0	48	0	0	74	0	0	89	0	0	47			
= Pretax net operating income (tax equivalent)	0.85	1.04	32	1.56	1.56	48	1.57	1.57	46	1.43	1.43	46			
Net operating income	0.70	0.81	34	1.31	1.19	61	1.32	1.24	57	1.17	0.89	75			
Net income	0.70	0.82	33	1.31	1.19	61	1.32	1.24	56	1.17	0.90	74			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.38	3.55	34	4.25	4.41	38	4.11	4.24	42	3.77	3.80	46			
Interest expense	0.39	0.52	33	0.99	1.08	42	0.78	0.86	46	0.46	0.60	40			
Net interest income (tax equivalent)	2.99	3.01	43	3.26	3.33	42	3.33	3.38	40	3.30	3.19	50			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.56	0.27	82	0.35	0.21	79	0.20	0.22	62	0.23	0.24	62			
Earnings coverage of net loan and lease losses (X)	4.59	22.91	21	7.30	24.40	30	12.84	21.75	47	10.07	19.67	43			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.22	1.58	83	1.04	0.83	74	1.03	0.90	70	0.99	0.98	51			
Allowance for loan and lease losses / Total loans and leases	2.19	1.55	84	1.03	0.81	75	1.02	0.89	71	0.98	0.96	52			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.65	0.71	49	0.63	0.57	61	0.51	0.61	42	0.54	0.72	40			
30-89 days past due loans and leases / Total loans and leases	0.47	0.39	70	0.57	0.43	76	0.60	0.44	77	0.59	0.47	73			
Liquidity and Funding															
Net noncore funding dependence	4.76	3.20	60	13.44	14.45	50	11.26	16.62	34	15.78	17.03	51			
Net short-term noncore funding dependence	-0.61	-4.76	62	6.30	3.38	53	3.84	4.66	35	9.95	4.83	63			
Net loans and leases / Total assets	65.89	61.58	59	69.26	63.77	55	68.88	63.98	52	67.11	62.73	50			
Capitalization															
Tier 1 leverage ratio	9.32	9.13	56	9.26	9.76	41	9.10	9.71	34	9.09	9.53	36			
Holding company equity capital / Total assets	10.56	11.16	42	10.82	12.43	31	10.21	12.22	21	10.38	11.94	28			
Total equity capital (including minority interest) / Total assets	10.56	11.29	40	10.82	12.57	29	10.21	12.27	21	10.38	12.01	26			
Common equity tier 1 capital / Total risk-weighted assets	10	12.38	14	9.88	12.17	17	9.65	12.12	9	10.01	12.19	15			
Net loans and leases / Equity capital (X)	6.24	5.58	67	6.40	5.21	76	6.75	5.29	80	6.47	5.27	71			
Cash dividends / Net income	88.28	42.30	94	48.54	33.12	79	43.81	27.31	82	38.32	31.29	59			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	12.88	16.68	44	0.20	9.26	11	4.41	7	47	4.48	8.28	45			
Equity capital	10.15	6.99	72	6.24	10.49	40	2.66	7.89	35	4.91	10.18	42			
Net loans and leases	7.38	9.07	51	0.76	9.10	17	7.18	7.89	55	4.63	9.38	37			
Noncore funding	-20.11	-12.18	40	5.97	6.59	54	-14.78	10.67	11	38.86	5.59	83			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	29.95	13.56	81	32.59	13.04	80	26.70	13.37	77	26.60	12.69	78			
Equity investment in subsidiaries / Equity capital	97.51	102.81	20	110.31	103.22	83	104.93	103.10	63	109.29	102.10	82			
Cash from ops + noncash items + op expense / Op expense + dividends	180.79	147.24	73	77.73	190.27	9	236.87	174.91	79	61.59	148.20	11			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,015,518	3,468,572	3,234,687	2,762,011		-13.06	75.82
Income from lease financing receivables.....	124,424	127,998	122,963	121,521		-2.79	24.43
Fully taxable income on loans and leases.....	3,123,292	3,582,143	3,343,439	2,868,268		-12.81	73.73
Tax-exempt income on loans and leases.....	16,650	14,427	14,211	15,264		15.41	-4.21
Estimated tax benefit on income on loans and leases.....	4,530	3,949	3,610	8,232		14.70	-51.91
Income on loans and leases (tax equivalent).....	3,144,472	3,600,519	3,361,260	2,891,764		-12.67	72.34
Investment interest income (tax equivalent).....	529,939	617,335	610,386	593,485		-14.16	57.43
Interest on balances due from depository institutions.....	6,451	14,560	10,151	4,640		-55.69	322450.00
Interest income on other earning assets.....	6,257	18,845	26,549	20,465		-66.80	-63.55
Total interest income (tax equivalent).....	3,687,119	4,251,259	4,008,346	3,510,354		-13.27	69.26
Interest on time deposits of \$250K or more.....	8,476	24,813	13,850	3,709		-65.84	
Interest on time deposits < \$250K.....	38,575	139,138	108,418	27,793		-72.28	
Interest on foreign office deposits.....	0	0	0	0			-100.00
Interest on other deposits.....	149,697	420,540	268,632	148,118		-64.40	182.46
Interest on other borrowings and trading liabilities.....	180,597	346,462	312,627	204,940		-47.87	215.75
Interest on subordinated debt and mandatory convertible securities.....	45,498	56,648	56,101	46,522		-19.68	86.36
Total interest expense.....	422,843	987,601	759,628	431,082		-57.18	158.13
Net interest income (tax equivalent).....	3,264,276	3,263,658	3,248,718	3,079,272		0.02	62.04
Non-interest income.....	1,573,458	1,452,108	1,302,265	1,282,048		8.36	55.77
Adjusted operating income (tax equivalent).....	4,837,734	4,715,766	4,550,983	4,361,320		2.59	59.94
Overhead expense.....	2,758,365	2,731,116	2,647,334	2,701,749		1.00	38.55
Provision for credit losses.....	1,089,104	276,182	226,051	211,723			1128.14
Securities gains (losses).....	-793	-24,031	-21,420	-4,346			
Other tax equivalent adjustments.....	0	1	1,510	0		-100.00	
Pretax net operating income (tax equivalent).....	993,230	1,685,887	1,658,194	1,443,502		-41.09	5.02
Applicable income taxes.....	154,855	248,466	235,533	208,009		-37.68	-29.82
Tax equivalent adjustments.....	21,116	26,460	29,601	49,601		-20.20	-34.25
Applicable income taxes (tax equivalent).....	175,971	274,926	265,134	257,610		-35.99	-30.38
Minority interest.....	47	47	47	-190		0.00	30.56
Net income before discontinued operations, net of minority interest.....	817,212	1,410,914	1,393,013	1,186,082		-42.08	17.93
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	817,212	1,410,914	1,393,013	1,186,082		-42.08	17.93
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	817,259	1,410,961	1,393,060	1,185,892		-42.08	17.93
Investment securities income (tax equivalent).....	529,939	617,335	610,386	593,485		-14.16	57.43
US Treasury and agency securities (excluding mortgage-backed securities).....	10,283	11,557	13,905	16,158		-11.02	-40.56
Mortgage-backed securities.....	414,457	466,122	445,299	428,176		-11.08	88.88
All other securities.....	105,199	139,656	151,182	149,151		-24.67	5.31
Cash dividends declared.....	721,464	684,921	610,322	454,555		5.34	210.88
Common.....	621,096	611,227	540,740	378,978		1.61	210.24
Preferred.....	100,368	73,694	69,582	75,577		36.20	214.91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.15	3.27	37	3.94	4	46	3.80	3.87	44	3.47	3.47	50			
Less: Interest expense	0.36	0.48	36	0.91	0.98	46	0.72	0.79	50	0.43	0.55	40			
Equals: Net interest income (tax equivalent)	2.79	2.77	43	3.02	3.01	44	3.08	3.08	43	3.04	2.92	50			
Plus: Non-interest income	1.35	1.21	61	1.34	1.32	61	1.24	1.31	56	1.27	1.35	51			
Equals: adjusted operating income (tax equivalent)	4.14	4.04	62	4.37	4.41	48	4.32	4.46	42	4.31	4.33	50			
Less: Overhead expense	2.36	2.57	44	2.53	2.69	44	2.51	2.71	41	2.67	2.72	49			
Less: Provision for credit losses	0.93	0.51	86	0.26	0.15	78	0.21	0.14	78	0.21	0.16	76			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	3	-0.02	0.01	7	-0.02	0	10	0	0.01	14			
Plus: other tax equivalent adjustments	0	0	48	0	0	74	0	0	89	0	0	47			
Equals: Pretax net operating income (tax equivalent)	0.85	1.04	32	1.56	1.56	48	1.57	1.57	46	1.43	1.43	46			
Less: Applicable income taxes (tax equivalent)	0.15	0.23	26	0.25	0.36	22	0.25	0.33	21	0.25	0.55	17			
Less: Minority interest	0	0	78	0	0	73	0	0	72	0	0	1			
Equals: Net operating income	0.70	0.81	34	1.31	1.19	61	1.32	1.24	57	1.17	0.89	75			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.70	0.82	33	1.31	1.19	61	1.32	1.24	56	1.17	0.90	74			
Memo: Net income (last four quarters)	0.70	0.82	33	1.31	1.19	61	1.32	1.24	56	1.17	0.91	74			
Net income—BHC and noncontrolling (minority) interest	0.70	0.83	33	1.31	1.20	61	1.32	1.25	55	1.17	0.91	74			
Margin Analysis															
Average earning assets / Average assets	93.31	92.32	65	92.56	91.05	66	92.42	91.48	59	92.10	91.61	55			
Average interest-bearing funds / Average assets	65.93	64.06	65	68.94	65.57	69	67.85	65.56	67	66.40	65.75	55			
Interest income (tax equivalent) / Average earning assets	3.38	3.55	34	4.25	4.41	38	4.11	4.24	42	3.77	3.80	46			
Interest expense / Average earning assets	0.39	0.52	33	0.99	1.08	42	0.78	0.86	46	0.46	0.60	40			
Net interest income (tax equivalent) / Average earning assets	2.99	3.01	43	3.26	3.33	42	3.33	3.38	40	3.30	3.19	50			
Yield or Cost															
Total loans and leases (tax equivalent)	3.91	4.27	28	4.75	5.09	28	4.61	4.95	28	4.23	4.52	35			
Interest-bearing bank balances	0.20	0.27	30	1.76	2.04	33	1.55	1.64	40	1.27	1.05	81			
Federal funds sold and reverse repos		0.68			2.44			2.17			1.41				
Trading assets	0.15	0.60	59	0.70	0.99	57	0.71	1.11	52	0.24	1.11	42			
Total earning assets	3.36	3.51	34	4.23	4.36	40	4.09	4.20	45	3.71	3.73	49			
Investment securities (tax equivalent)	2.29	2.25	53	2.74	2.76	50	2.62	2.68	46	2.54	2.47	57			
US Treasury and agency securities (excluding mortgage-backed securities)	2.67	1.75	88	2.53	2.32	73	2.57	2.05	81	2.47	1.62	91			
Mortgage-backed securities	2.09	2.05	51	2.52	2.61	37	2.43	2.50	46	2.28	2.23	59			
All other securities	2.97	3.24	43	3.69	4.06	46	3.58	4.20	43	3.53	3.66	50			
Interest-bearing deposits	0.30	0.53	21	0.94	1.10	41	0.65	0.81	38	0.33	0.49	32			
Time deposits of \$250K or more	1.56	1.42	62	2.25	1.96	70	1.81	1.44	78						
Time deposits < \$250K	1.34	1.36	50	2.52	1.82	92	2.22	1.29	95						
Other domestic deposits	0.24	0.36	31	0.76	0.93	39	0.50	0.67	37						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.94	0.62	80	2.07	1.86	60	1.62	1.51	51	0.31	0.94	22			
Other borrowed funds and trading liabilities	1.92	1.50	74	3.40	2.38	88	3.10	2.28	87	2.12	1.77	77			
All interest-bearing funds	0.55	0.74	31	1.33	1.49	38	1.06	1.19	42	0.64	0.82	37			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	1,573,458	1,452,108	1,302,265	1,282,048	
Fiduciary activities income	145,609	141,864	139,933	132,011	
Service charges on deposit accounts - domestic	277,726	340,202	331,486	319,888	
Trading revenue	131,157	115,416	69,568	56,121	
Investment banking fees and commissions	115,827	109,506	85,866	49,949	
Insurance activities revenue	75,707	68,085	60,802	61,178	
Venture capital revenue	11,994	11,799	5,775	7,550	
Net servicing fees	-43,263	6,583	28,066	47,297	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	373,273	159,538	117,616	185,144	
Other non-interest income	485,428	499,115	463,153	422,910	
Total overhead expenses	2,758,365	2,731,116	2,647,334	2,701,749	
Personnel expense	1,689,653	1,651,406	1,556,775	1,520,727	
Net occupancy expense	335,176	314,860	328,406	374,693	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	40,798	48,999	53,166	56,707	
Other operating expenses	692,738	715,851	708,987	749,622	
Fee income on mutual funds and annuities	38,011	36,186	38,303	39,402	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	15,422	15,323	15,624	15,412	
Average personnel expense per employee	109.56	107.77	99.64	98.67	
Average assets per employee	7,582.20	7,050.04	6,747.81	6,564.78	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.42	2.02	62	2.49	2.72	51	2.94	3.08	52	3.07	2.85	55			
Overhead expenses / Net Interest Income + non-interest income	57.27	62.28	34	58.24	61.29	40	58.53	60.88	37	62.66	63.61	43			
Percent of Average Assets															
Total overhead expense	2.36	2.57	44	2.53	2.69	44	2.51	2.71	41	2.67	2.72	49			
Personnel expense	1.44	1.30	65	1.53	1.41	61	1.48	1.44	52	1.50	1.42	57			
Net occupancy expense	0.29	0.26	65	0.29	0.28	59	0.31	0.28	62	0.37	0.29	78			
Other operating expenses	0.63	0.94	22	0.71	0.97	30	0.72	0.97	26	0.80	1	35			
Overhead less non-interest income	1.01	1.25	33	1.18	1.32	34	1.28	1.38	38	1.40	1.34	53			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.02	61.82	34	57.91	60.64	43	58.17	60.37	39	61.95	62.73	45			
Personnel expense	34.93	32.36	65	35.02	32.39	64	34.21	32.51	58	34.87	32.93	58			
Net occupancy expense	6.93	6.58	56	6.68	6.52	54	7.22	6.48	66	8.59	6.70	82			
Other operating expenses	15.16	22.28	13	16.22	21.20	21	16.75	20.90	23	18.49	22.41	27			
Total non-interest income	32.52	28.83	62	30.79	29.23	65	28.62	28.50	60	29.40	31.08	55			
Fiduciary activities income	3.01	2.09	68	3.01	1.97	70	3.07	2.14	68	3.03	2.38	65			
Service charges on domestic deposit accounts	5.74	3.27	86	7.21	3.88	90	7.28	4.15	86	7.33	4.28	84			
Trading revenue	2.71	1.28	82	2.45	1.18	84	1.53	0.85	83	1.29	0.90	78			
Investment banking fees and commissions	2.39	2.46	65	2.32	3.54	61	1.89	3.42	52	1.15	3.62	38			
Insurance activities revenue	1.56	0.41	85	1.44	0.47	84	1.34	0.47	82	1.40	0.55	80			
Venture capital revenue	0.25	0.01	93	0.25	0.02	91	0.13	0.02	91	0.17	0.01	92			
Net servicing fees	-0.89	0.01	13	0.14	0.28	54	0.62	0.65	63	1.08	0.60	75			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	7.72	3.92	79	3.38	1.86	79	2.58	1.61	73	4.25	1.67	86			
Other non-interest income	10.03	9.65	63	10.58	10.04	66	10.18	9.86	60	9.70	10.77	51			
Overhead less non-interest income	24.49	31.93	28	27.12	31.06	32	29.56	31.46	36	32.55	31.19	48			
Applicable income taxes / Pretax net operating income (tax equivalent)	15.59	18.63	26	14.74	20.56	10	14.20	19.04	17	14.41	32.99	14			
Applicable income tax + TE / Pretax net operating income + TE	17.72	21.18	18	16.31	23.23	6	15.99	21.56	13	17.85	37.95	13			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	32,425,785	30,923,150	31,072,440	30,028,988		4.86	43.45
Commercial and industrial loans	26,412,389	22,656,545	22,602,984	19,914,337		16.58	84.29
Loans to individuals	18,384,259	17,891,637	17,273,179	16,070,194		2.75	79.78
Loans to depository institutions and acceptances of other banks	559,800	493,451	602,797	578,022		13.45	12.19
Agricultural loans	81,779	70,693	75,123	63,516		15.68	55.44
Other loans and leases	5,018,985	4,245,884	4,077,128	3,949,308		18.21	62.48
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	82,882,997	76,281,360	75,703,651	70,604,365		8.65	63.15
Less: Allowance for loan and lease losses	1,814,299	783,351	772,313	690,745		131.61	203.47
Net loans and leases	81,068,698	75,498,009	74,931,338	69,913,620		7.38	61.48
Debt securities that reprice or mature in over 1 year	23,683,724	21,369,227	20,525,026	22,194,116		10.83	81.48
Mutual funds and equity securities	59,363	54,320	21,355	19,806		9.28	420.87
Subtotal	104,811,785	96,921,556	95,477,719	92,127,542		8.14	65.67
Interest-bearing bank balances	5,392,838	226,495	1,617,089	354,962		2281.00	2634.48
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	1,636,223	1,782,939	1,819,953	1,758,751		-8.23	6.23
Trading assets	1,119,386	544,941	303,488	214,472		105.41	289.08
Total earning assets	112,986,732	99,542,051	99,218,249	94,462,266		13.51	73.05
Non-interest-bearing cash and due from depository institutions	1,046,056	949,920	980,563	1,117,569		10.12	68.61
Premises, fixed assets, and leases	955,974	972,514	790,424	864,273		-1.70	54.06
Other real estate owned	3,883	10,748	23,019	32,777		-63.87	-85.80
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	8,045,003	7,526,588	7,769,189	7,707,620		6.89	79.41
Total assets	123,037,648	109,001,821	108,781,444	104,184,505		12.88	73.18
Quarterly average assets	120,679,946	108,603,616	106,411,242	102,499,123		11.12	70.57
Average loans and leases (YTD)	80,508,795	75,792,170	72,870,483	68,430,358		6.22	63.59
Memoranda							
Loans held-for-sale	1,274,913	877,417	803,621	487,814		45.30	168.62
Loans not held-for-sale	81,608,084	75,403,943	74,900,030	70,116,551		8.23	62.15
Real estate loans secured by 1-4 family	22,003,716	21,055,613	20,906,517	19,169,643		4.50	48.25
Commercial real estate loans	10,295,624	9,788,822	10,089,327	10,782,794		5.18	34.14
Construction and land development	1,209,969	1,263,556	1,302,358	1,711,633		-4.24	5.15
Multifamily	1,245,705	966,654	979,371	986,530		28.87	109.03
Nonfarm nonresidential	7,839,950	7,558,612	7,807,598	8,084,631		3.72	32.23
Real estate loans secured by farmland	126,445	78,715	76,596	76,551		60.64	45.45
Total investment securities	25,405,810	23,272,606	22,366,334	23,979,212		9.17	73.99
U.S. Treasury securities	5,000	10,213	4,968	5,480		-51.04	-8.63
US agency securities (excluding mortgage-backed securities)	308,241	457,759	477,243	601,578		-32.66	-58.12
Municipal securities	3,007,249	3,058,468	3,444,544	3,883,061		-1.67	22.08
Mortgage-backed securities	21,384,509	19,072,272	18,060,084	18,925,651		12.12	111.98
Asset-backed securities	191,648	564,371	300,480	432,366		-66.04	-76.84
Other debt securities	449,800	55,203	57,660	111,270		714.81	-4.37
Mutual funds and equity securities	59,363	54,320	21,355	19,806		9.28	420.87
Available-for-sale securities	16,485,358	14,148,686	13,780,338	14,888,262		16.52	95.26
U.S. Treasury securities	5,000	10,213	4,968	5,480		-51.04	-8.63
US agency securities (excluding mortgage-backed securities)	61,948	164,745	126,317	69,561		-62.40	-46.56
Municipal securities	3,004,331	3,054,691	3,439,944	3,877,693		-1.65	22.31
Mortgage-backed securities	12,772,631	10,299,463	9,850,969	10,372,086		24.01	180.38
Asset-backed securities	191,648	564,371	300,480	432,366		-66.04	-76.84
Other debt securities	449,800	55,203	57,660	111,270		714.81	-4.37
Mutual funds and equity securities	0	0	0	19,806			-100.00
Held-to-maturity securities appreciation (depreciation)	393,674	116,252	-278,302	-119,795		238.64	
Available-for-sale securities appreciation (depreciation)	310,223	85,526	-327,933	-259,059		262.72	6766.38
Structured notes, fair value	0	0	0	0			
Pledged securities	14,419,989	3,752,171	4,509,190	6,126,749		284.31	447.81

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	28,731,853	20,391,211	21,959,933	21,680,341		40.90	366.87
NOW, ATS and transaction accounts	2,018,611	2,884,696	2,262,686	1,411,951		-30.02	60.63
Time deposits less brokered deposits) < \$250K	-2,371,755	1,764,897	2,966,298	-860,807			
MMDA and other savings accounts	66,396,478	53,938,886	53,072,076	51,227,290		23.10	50.24
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	94,775,187	78,979,690	80,260,993	73,458,775		20.00	75.36
Time deposits of \$250K or more	241,439	944,441	1,156,401	358,275		-74.44	
Foreign deposits	0	0	0	0			-100.00
Federal funds purchased and repos	70,553	1,040,675	2,003,981	1,317,546		-93.22	-88.27
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	1,985,580	3,603,280	876,729	6,320,818		-44.90	58.30
Other borrowings w/remaining maturity over 1 year	5,604,286	6,876,710	6,637,519	5,294,770		-18.50	15.06
Brokered deposits < \$250K	4,111,775	2,571,883	3,515,717	3,360,869		59.87	
Noncore funding	12,013,633	15,036,989	14,190,347	16,652,278		-20.11	48.82
Trading liabilities	117,015	103,975	187,461	83,156		12.54	-3.89
Subordinated notes and debentures + trust preferred securities	914,978	1,208,874	1,227,056	1,329,422		-24.31	-5.55
Other liabilities	2,224,495	1,877,546	1,813,885	1,846,965		18.48	79.19
Total liabilities	110,045,308	97,207,074	97,679,742	93,370,596		13.21	70.75
Equity Capital							
Perpetual preferred stock (including surplus)	2,195,898	1,207,482	1,207,482	1,075,606		81.86	468.46
Common stock	10,223	10,245	10,506	10,753		-0.21	28.27
Common surplus	8,776,189	8,800,943	9,176,509	9,702,130		-0.28	24.69
Retained earnings	1,877,659	2,088,184	1,361,346	588,357		-10.08	
Accumulated other comprehensive income	191,562	-256,505	-608,860	-528,246			
Other equity capital components	-59,191	-55,602	-45,281	-34,691			
Total holding company equity capital	12,992,340	11,794,747	11,101,702	10,813,909		10.15	97.01
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	12,992,340	11,794,747	11,101,702	10,813,909		10.15	97.01
Total liabilities and capital	123,037,648	109,001,821	108,781,444	104,184,505		12.88	73.18
Memoranda							
Non-interest-bearing deposits	28,731,853	20,391,211	21,959,933	21,680,341		40.90	366.87
Interest-bearing deposits	70,396,548	62,104,803	62,973,178	55,497,578		13.35	42.97
Total deposits	99,128,401	82,496,014	84,933,111	77,177,919		20.16	78.96
Long-term debt that reprices within 1 year	298,282	299,483	299,619	299,677		-0.40	19.31
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	11,794,747	11,101,702	10,813,909	10,308,146			
Accounting restatements	-306,269	548	-579	0			
Net income	817,212	1,410,914	1,393,013	1,186,082			
Net sale of new perpetual preferred stock	988,415	0	494,383	0			
Net sale of new common stock	-24,781	-375,529	-897,497	-188,598			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	3,589	10,322	10,590	3,549			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	721,464	684,921	610,322	454,555			
Change in other comprehensive income	448,069	352,355	-80,615	-33,617			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	12,992,340	11,794,747	11,101,702	10,813,909			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	26.35	36.22	30	28.37	37.78	32	28.56	37.19	33	28.82	35.54	36			
Commercial and industrial loans	21.47	13.52	86	20.79	12.02	83	20.78	12.85	80	19.11	12.62	75			
Loans to individuals	14.94	3.40	93	16.41	4.20	92	15.88	4.31	92	15.42	4.47	90			
Loans to depository institutions and acceptances of other banks	0.45	0.03	94	0.45	0.04	92	0.55	0.05	92	0.55	0.06	90			
Agricultural loans	0.07	0.19	60	0.06	0.24	56	0.07	0.30	57	0.06	0.21	56			
Other loans and leases	4.08	4.63	56	3.90	5.01	49	3.75	5	45	3.79	5.10	42			
Net loans and leases	65.89	61.58	59	69.26	63.77	55	68.88	63.98	52	67.11	62.73	50			
Debt securities over 1 year	19.25	15.55	68	19.60	14.60	76	18.87	14.63	71	21.30	14.83	81			
Mutual funds and equity securities	0.05	0.05	62	0.05	0.06	61	0.02	0.06	47	0.02	0.06	44			
Subtotal	85.19	78.16	75	88.92	79.65	89	87.77	79.97	78	88.43	79.31	85			
Interest-bearing bank balances	4.38	7.51	29	0.21	3.06	3	1.49	3.04	39	0.34	3.46	7			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	1.33	1.68	52	1.64	1.91	62	1.67	1.96	64	1.69	1.86	60			
Trading assets	0.91	1.01	73	0.50	1.19	70	0.28	1.33	71	0.21	1.34	59			
Total earning assets	91.83	91.05	59	91.32	89.53	68	91.21	89.74	65	90.67	89.84	59			
Non-interest cash and due from depository institutions	0.85	1.07	33	0.87	1.14	29	0.90	1.21	28	1.07	1.22	37			
Other real estate owned	0	0.02	25	0.01	0.03	33	0.02	0.04	44	0.03	0.05	45			
All other assets	7.32	7.82	41	7.81	9.27	32	7.89	8.98	36	8.26	8.86	42			
Memoranda															
Short-term investments	5.71	11.17	27	1.84	7.63	21	3.16	7.80	41	2.03	8.69	24			
U.S. Treasury securities	0	0.84	36	0.01	1.03	32	0	1.04	36	0.01	1.02	33			
US agency securities (excluding mortgage-backed securities)	0.25	0.63	47	0.42	0.54	57	0.44	0.69	58	0.58	0.75	60			
Municipal securities	2.44	1.69	68	2.81	1.34	77	3.17	1.62	76	3.73	1.60	80			
Mortgage-backed securities	17.38	11.75	78	17.50	11.44	80	16.60	11.13	81	18.17	11.06	85			
Asset-backed securities	0.16	0.32	65	0.52	0.28	76	0.28	0.33	70	0.42	0.30	75			
Other debt securities	0.37	0.42	61	0.05	0.39	45	0.05	0.41	47	0.11	0.38	54			
Loans held-for-sale	1.04	0.52	79	0.80	0.39	77	0.74	0.30	82	0.47	0.33	72			
Loans held for investment	66.33	61.72	61	69.18	63.50	55	68.85	63.93	53	67.30	62.63	50			
Real estate loans secured by 1-4 family	17.88	11.91	75	19.32	13.29	73	19.22	13.46	73	18.40	13.44	69			
Revolving	5.72	1.66	96	7.12	2.07	97	7.49	2.27	96	7.84	2.40	95			
Closed-end, secured by first liens	12.03	9.81	63	11.98	10.69	59	11.42	10.57	56	10.12	10.35	47			
Closed-end, secured by junior liens	0.13	0.22	45	0.21	0.28	55	0.32	0.31	59	0.44	0.34	68			
Commercial real estate loans	8.37	22.22	20	8.98	22.23	23	9.27	21.58	25	10.35	19.88	29			
Construction and land development	0.98	3.40	21	1.16	3.44	29	1.20	3.51	27	1.64	3.25	33			
Multifamily	1.01	3.12	24	0.89	3.01	23	0.90	2.72	31	0.95	2.54	32			
Nonfarm nonresidential	6.37	14.72	24	6.93	14.69	27	7.18	14.44	28	7.76	13.30	33			
Real estate loans secured by farmland	0.10	0.33	55	0.07	0.36	48	0.07	0.41	48	0.07	0.32	50			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	39.12	57.15	22	40.54	57.46	24	41.04	56.49	26	42.53	54.84	31			
Real estate loans secured by 1-4 family	26.55	19.43	72	27.60	20.75	72	27.62	21.10	72	27.15	21.45	65			
Revolving	8.49	2.64	97	10.17	3.15	98	10.76	3.50	96	11.57	3.77	96			
Closed-end	18.06	16.59	59	17.43	17.39	52	16.86	17.39	48	15.59	17.41	40			
Commercial real estate loans	12.42	34.63	13	12.83	33.52	17	13.33	32.14	20	15.27	29.99	24			
Construction and land development	1.46	5.26	17	1.66	5.09	23	1.72	5.20	22	2.42	4.90	33			
1-4 family	0.22	0.93	32	0.30	0.94	38	0.32	1.02	36	0.43	0.89	45			
Other	1.24	4.19	17	1.35	4.02	22	1.40	4.05	23	1.99	3.90	28			
Multifamily	1.50	4.96	18	1.27	4.69	17	1.29	4.10	24	1.40	3.84	26			
Nonfarm nonresidential	9.46	22.93	20	9.91	22.15	23	10.31	21.40	26	11.45	20.03	30			
Owner-occupied	4.96	7.68	34	5.22	7.72	37	5.47	8.03	36	5.79	7.58	40			
Other	4.49	14.95	13	4.69	14.34	14	4.84	13.38	17	5.66	12.45	25			
Real estate loans secured by farmland	0.15	0.54	51	0.10	0.55	47	0.10	0.63	47	0.11	0.51	50			
Loans to depository institutions and acceptances of other banks	0.68	0.06	93	0.65	0.11	90	0.80	0.12	89	0.82	0.17	86			
Commercial and industrial loans	31.87	22.17	83	29.70	19.53	82	29.86	20.32	79	28.21	20.53	73			
Loans to individuals	22.18	6.13	89	23.45	7.13	91	22.82	7.36	89	22.76	7.61	89			
Credit card loans	0.72	0.65	76	0.97	0.81	75	1.19	1.02	76	1.09	1.12	75			
Agricultural loans	0.10	0.32	59	0.09	0.37	55	0.10	0.46	57	0.09	0.33	57			
Other loans and leases	6.06	9.09	53	5.57	9.85	46	5.39	9.66	41	5.59	10.32	40			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	260.57	381.27	25	290.70	391.26	33	303.13	379.80	36	306.39	366.85	39			
Real estate loans secured by 1-4 family	176.82	125.03	71	197.94	138.18	72	203.96	137.84	78	195.59	138.55	75			
Revolving	56.54	17.42	96	72.96	21.26	98	79.44	23.33	97	83.31	25.05	97			
Closed-end	120.28	106.14	58	124.98	115.20	56	124.51	112.79	58	112.28	111.69	53			
Commercial real estate loans	82.74	234.65	19	92.02	229.44	23	98.43	219.72	25	110.02	204.45	32			
Construction and land development	9.72	35.62	23	11.88	34.95	28	12.71	35.36	29	17.46	32.91	37			
1-4 family	1.47	6.34	32	2.18	6.61	40	2.34	7.04	38	3.10	6.16	45			
Other	8.25	28.16	20	9.70	27.32	28	10.37	27.26	27	14.36	26.01	37			
Multifamily	10.01	32.74	21	9.09	31.04	23	9.55	27.85	30	10.07	25.95	32			
Nonfarm nonresidential	63	155.06	22	71.06	152.10	26	76.17	147.22	30	82.49	137.03	36			
Owner-occupied	33.07	52.37	33	37.45	53.07	39	40.41	54.89	40	41.73	51.62	44			
Other	29.94	100.54	17	33.61	97.41	20	35.75	91.80	24	40.76	84.09	30			
Real estate loans secured by farmland	1.02	3.44	52	0.74	3.60	46	0.75	4.02	49	0.78	3.31	50			
Loans to depository institutions and acceptances of other banks	4.50	0.28	93	4.64	0.44	92	5.88	0.54	92	5.90	0.68	90			
Commercial and industrial loans	212.25	139.91	82	212.99	122.02	85	220.51	128.82	82	203.19	126.55	79			
Loans to individuals	147.74	37.47	92	168.19	43.51	94	168.51	42.67	94	163.97	44.83	92			
Credit card loans	4.78	3.30	77	6.94	4.34	77	8.79	5.31	79	7.82	5.73	76			
Agricultural loans	0.66	1.88	58	0.66	2.18	55	0.73	2.72	59	0.65	1.88	61			
Other loans and leases	40.33	49.54	56	39.91	52.44	51	39.77	51.79	48	40.30	52.78	42			
Supplemental															
Non-owner occupied CRE loans / Gross loans	7.91	27.32	10	8.15	26.45	11	8.57	24.79	12	10.06	23.09	17			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	52.68	183.76	14	58.46	178.57	17	63.29	167.93	20	72.46	156.17	25			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	85.75	240.85	17	95.91	236.10	20	103.70	225.98	22	114.19	210.40	27			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	5.71	11.17	27	1.84	7.63	21	3.16	7.80	41	2.03	8.69	24			
Liquid assets	23.77	26.22	48	19.49	22.44	51	19.71	22.72	52	20.37	24.04	51			
Investment securities	20.65	17.85	64	21.35	16.99	73	20.56	17.27	69	23.02	17.35	76			
Net loans and leases	65.89	61.58	59	69.26	63.77	55	68.88	63.98	52	67.11	62.73	50			
Net loans, leases and standby letters of credit	66.38	62.48	60	69.84	64.84	53	69.54	65.07	52	67.64	63.89	49			
Core deposits	77.03	70.67	60	72.46	63.09	69	73.78	62.13	74	70.51	61.26	64			
Noncore funding	9.76	14.13	44	13.80	19.36	39	13.04	21.34	32	15.98	22.32	41			
Time deposits of \$250K or more	0.20	2.11	6	0.87	2.94	14	1.06	2.89	22	0.34	2.57	8			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0.06	1.47	25	0.95	1.94	50	1.84	1.97	62	1.26	2.23	51			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0.06	0.54	42	0.95	0.48	64	1.84	0.54	77	1.26	0.73	66			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	1.61	1.24	67	3.31	3.01	57	0.81	3.67	22	6.07	3.96	72			
Earning assets that reprice within 1 year	34.06	39.38	35	36.37	39.29	38	38.05	40.29	41	36.08	41.61	31			
Interest-bearing liabilities that reprice within 1 year	4.62	8.20	34	6.61	10.19	26	6.45	10.01	33	3.98	8.46	22			
Long-term debt that reprices within 1 year	0.24	0.47	67	0.27	0.96	58	0.28	1.34	57	0.29	1.58	55			
Net assets that reprice within 1 year	29.21	29.11	45	29.49	26.63	57	31.32	27.38	55	31.82	29.77	49			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.76	3.20	60	13.44	14.45	50	11.26	16.62	34	15.78	17.03	51			
Net short-term noncore funding dependence	-0.61	-4.76	62	6.30	3.38	53	3.84	4.66	35	9.95	4.83	63			
Short-term investment / Short-term noncore funding	109.98	184.19	37	24.77	77.77	34	48.36	66.46	52	18.73	74.86	22			
Liquid assets - short-term noncore funding / Nonliquid assets	24.37	28.18	51	14.96	16.97	53	16.41	16.04	63	11.98	18.16	48			
Net loans and leases / Total deposits	81.78	79.43	58	91.52	90.31	48	88.22	90.08	44	90.59	90.14	49			
Net loans and leases / Core deposits	85.54	88.34	50	95.59	103.93	40	93.36	105	33	95.17	105.65	39			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	3.55	1.57	79	1.18	0.72	76	-2.94	-0.82	11	-1.31	-0.31	15			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.80	4.31	32	0.87	1.36	41	-3.46	-1.98	14	-2.84	-0.77	5			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	34.88	11.38	86	38.97	12.67	85	38.29	16.19	81	37.91	15.76	80			
Available-for-sale securities	64.89	87.23	14	60.80	85.40	13	61.61	81.88	18	62.09	84.24	19			
U.S. Treasury securities	0.02	4.72	35	0.04	6.15	30	0.02	6.99	34	0.02	6.96	31			
US agency securities (excluding mortgage-backed securities)	1.21	4.01	46	1.97	3.49	51	2.13	4.02	55	2.51	4.42	57			
Municipal securities	11.84	9.83	64	13.14	7.75	73	15.40	9.16	68	16.19	9.31	71			
Mortgage-backed securities	84.17	66.64	73	81.95	67.43	69	80.75	65.45	72	78.93	65.34	71			
Asset-backed securities	0.75	1.91	65	2.43	1.66	75	1.34	2.05	68	1.80	1.74	71			
Other debt securities	1.77	3.01	52	0.24	2.94	40	0.26	2.79	41	0.46	2.57	49			
Mutual funds and equity securities	0.23	0.35	59	0.23	0.40	56	0.10	0.42	43	0.08	0.51	38			
Debt securities 1 year or less	6.44	10.55	42	7.66	11.86	48	8.14	11.91	55	7.33	11.79	47			
Debt securities 1 to 5 years	2.39	17.03	16	2.08	17.94	16	1.71	19.18	12	3.48	18.80	20			
Debt securities over 5 years	90.83	69.86	79	89.75	66.02	83	90.05	64.73	85	89.08	64.73	83			
Pledged securities	56.76	35.67	75	16.12	30.57	32	20.16	33.30	39	25.55	34.58	42			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	249.80	183.32	71	-41.54	26.69	4	62.61	6.77	92	20.90	19.19	70			
Investment securities	9.17	23.62	32	4.05	11.75	44	-6.73	9.42	13	5.07	8.45	51			
Core deposits	20	26.88	28	-1.60	11.23	4	9.26	7.29	67	-1.37	12.19	13			
Noncore funding	-20.11	-12.18	40	5.97	6.59	54	-14.78	10.67	11	38.86	5.59	83			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	36,822,487	34,521,249	33,310,622	30,969,040	
Commit: Secured commercial real estate loans	1,511,892	1,534,115	1,384,276	1,559,389	
Commit: Unsecured real estate loans	194,659	209,665	240,961	191,027	
Credit card lines (reported semiannually, June/Dec)	3,253,552	3,492,644	3,910,905	3,130,079	
Securities underwriting	0	0	0	0	
Standby letters of credit	609,418	623,643	710,329	559,560	
Commercial and similar letters of credit	21,529	8,162	14,256	21,442	
Securities lent	178,586	212,854	0	0	
Credit derivatives - notional amount (holding company as guarantor)	754,428	869,897	761,254	600,275	
Credit derivatives - notional amount (holding company as beneficiary)	2,656,490	2,155,924	1,498,411	1,182,500	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	754,428	869,897	761,254	600,275	
Derivative Contracts					
Interest rate futures and forward contracts	8,975,500	1,800,036	850,985	721,538	
Written options contracts (interest rate)	6,603,175	2,250,651	380,523	508,362	
Purchased options contracts (interest rate)	16,976,873	10,795,238	0	0	
Interest rate swaps	42,895,008	39,166,110	25,235,296	27,225,665	
Futures and forward foreign exchange	2,413,469	2,167,946	2,173,275	1,706,583	
Written options contracts (foreign exchange)	152,286	2,360	7,906	8,939	
Purchased options contracts (foreign exchange)	152,286	2,360	7,906	8,939	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	1,535	21,249	123,607	9,570	
Written options contracts (commodity and other)	79,309	156,639	171,200	49,730	
Purchased options contracts (commodity and other)	79,309	156,638	171,200	49,730	
Commodity and other swaps	2,308,986	3,112,469	3,601,968	2,106,856	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	29.93	22.01	79	31.67	23.52	78	30.62	24.05	75	29.73	24.03	72			
Standby letters of credit	0.50	0.71	48	0.57	0.84	48	0.65	0.92	48	0.54	0.96	42			
Commercial and similar letters of credit	0.02	0.02	68	0.01	0.02	55	0.01	0.02	57	0.02	0.03	61			
Securities lent	0.15	0.18	83	0.20	0.40	81	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0.61	0.35	75	0.80	0.42	77	0.70	0.52	84	0.58	0.30	85			
Credit derivatives - notional amount (holding company as beneficiary)	2.16	0.30	93	1.98	0.52	92	1.38	0.75	91	1.14	0.55	89			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.61	0.30	82	0.80	0.45	84	0.70	0.69	85	0.58	0.59	84			
Derivative contracts	65.54	48.62	80	54.71	68.47	73	30.08	65.81	63	31.09	75.35	65			
Interest rate contracts	61.32	34.36	83	49.55	47.31	74	24.33	43.84	59	27.31	53.66	64			
Interest rate futures and forward contracts	7.29	6.21	82	1.65	10.67	68	0.78	11.40	63	0.69	13.82	58			
Written options contracts (interest rate)	5.37	2.18	89	2.06	2.47	75	0.35	2.16	47	0.49	2.60	51			
Purchased options contracts (interest rate)	13.80	1.46	93	9.90	2.65	88	0	2.32	23	0	2.37	21			
Interest rate swaps	34.86	20.83	82	35.93	28.86	80	23.20	26.74	73	26.13	25.60	77			
Foreign exchange contracts	2.21	6.01	78	1.99	10.12	76	2.01	10.92	78	1.66	9.40	72			
Futures and forward foreign exchange contracts	1.96	3.47	80	1.99	5.23	80	2	5.22	80	1.64	4.53	77			
Written options contracts (foreign exchange)	0.12	0.03	85	0	0.05	78	0.01	0.14	79	0.01	0.06	78			
Purchased options contracts (foreign exchange)	0.12	0.04	86	0	0.08	78	0.01	0.13	79	0.01	0.06	79			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	2.01	1.86	83	3.16	3.32	81	3.74	4.08	85	2.13	3.81	79			
Commodity and other futures and forward contracts	0	0.14	85	0.02	0.19	84	0.11	0.25	85	0.01	0.30	81			
Written options contracts (commodity and other)	0.06	0.52	79	0.14	0.98	79	0.16	1.48	75	0.05	1.21	70			
Purchased options contracts (commodity and other)	0.06	0.37	78	0.14	0.94	78	0.16	1.29	76	0.05	1.12	69			
Commodity and other swaps	1.88	0.32	88	2.86	0.38	88	3.31	0.40	92	2.02	0.29	87			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	45.74	42.82	72	45.55	45.53	69	45.71	44.93	68	45.26	46.60	60			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	80,637,736	59,631,696	32,723,866	32,395,912	
Interest rate contracts	75,450,556	54,012,035	26,466,804	28,455,565	
Foreign exchange contracts	2,718,041	2,172,666	2,189,087	1,724,461	
Equity, commodity, and other contracts	2,469,139	3,446,995	4,067,975	2,215,886	
Derivatives Position					
Futures and forwards	11,390,504	3,989,231	3,147,867	2,437,691	
Written options	6,834,770	2,409,650	559,629	567,031	
Exchange-traded	0	0	0	0	
Over-the-counter	6,834,770	2,409,650	559,629	567,031	
Purchased options	17,208,468	10,954,236	179,106	58,669	
Exchange-traded	0	0	0	0	
Over-the-counter	17,208,468	10,954,236	179,106	58,669	
Swaps	45,203,994	42,278,579	28,837,264	29,332,521	
Held for trading	50,682,401	33,154,696	27,846,866	24,020,912	
Interest rate contracts	45,495,221	27,535,035	21,589,804	20,080,565	
Foreign exchange contracts	2,718,041	2,172,666	2,189,087	1,724,461	
Equity, commodity, and other contracts	2,469,139	3,446,995	4,067,975	2,215,886	
Non-traded	29,955,335	26,477,000	4,877,000	8,375,000	
Interest rate contracts	29,955,335	26,477,000	4,877,000	8,375,000	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	75,029,811	57,732,083	33,040,144	32,695,478	
One year or less	18,720,797	7,358,545	4,021,364	2,956,120	
Over 1 year to 5 years	32,518,232	38,751,197	15,567,814	17,213,317	
Over 5 years	23,790,782	11,622,341	13,450,966	12,526,041	
Gross negative fair value (absolute value)	1,033,428	520,885	403,949	330,671	
Gross positive fair value	1,946,236	856,477	500,366	321,853	
Held for trading	1,227,455	600,890	455,886	299,626	
Non-traded	718,781	255,587	44,480	22,227	
Current credit exposure on risk-based capital derivative contracts	1,885,741	839,827	474,246	314,806	
Credit losses on derivative contracts	5,499	7,903	117	-415	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	93.57	94.10	28	90.58	93.44	26	80.88	92.91	19	87.84	92.20	25			
Foreign exchange contracts	3.37	3.49	71	3.64	3.20	71	6.69	3.39	80	5.32	3.53	74			
Equity, commodity, and other contracts	3.06	1.17	79	5.78	1.64	82	12.43	1.93	90	6.84	1.94	86			
Futures and forwards															
Written options	8.48	8.18	62	4.04	5.91	53	1.71	6.60	35	1.75	6.68	36			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	8.48	7.73	65	4.04	5.10	56	1.71	5.49	39	1.75	5.27	39			
Purchased options	21.34	3.42	96	18.37	4.42	90	0.55	4.19	47	0.18	4.73	37			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	21.34	2.86	96	18.37	3.35	91	0.55	3.20	53	0.18	3.32	42			
Swaps	56.06	68.76	28	70.90	69.75	43	88.12	70.34	60	90.54	68.94	67			
Held for trading															
Interest rate contracts	62.85	43.53	50	55.60	44.16	50	85.10	46.31	64	74.15	46.32	60			
Foreign exchange contracts	56.42	36.62	56	46.18	37.24	54	65.98	38.40	60	61.98	37.84	59			
Equity, commodity, and other contracts	3.37	1.60	81	3.64	1.60	80	6.69	1.85	88	5.32	2.10	83			
	3.06	0.68	85	5.78	0.83	87	12.43	1.14	94	6.84	1.01	90			
Non-traded															
Interest rate contracts	37.15	56.47	49	44.40	55.84	50	14.90	53.69	35	25.85	53.68	39			
Foreign exchange contracts	37.15	53.82	50	44.40	52.22	50	14.90	50.60	37	25.85	51.23	42			
Equity, commodity, and other contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	93.05	91.48	39	96.81	93.86	45	100.97	94.47	82	100.92	95.63	82			
Over 1 year to 5 years	23.22	32.05	51	12.34	32.17	38	12.29	32.51	36	9.12	31.96	28			
Over 5 years	40.33	27.06	70	64.98	30.45	91	47.57	31.16	80	53.13	31.85	83			
	29.50	29.56	52	19.49	28.09	42	41.10	28.71	66	38.67	29.43	62			
Gross negative fair value (absolute value)	1.28	1.55	50	0.87	0.83	54	1.23	0.72	88	1.02	0.69	79			
Gross positive fair value	2.41	2.23	57	1.44	1.19	65	1.53	0.85	91	0.99	0.71	75			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.09	0.07	81	0.05	0.06	81	0.04	0.06	77	0.04	0.06	75			
Gross positive fair value (X)	0.18	0.09	87	0.09	0.07	83	0.05	0.06	80	0.04	0.06	73			
Held for trading (X)	0.11	0.07	78	0.06	0.06	79	0.05	0.05	80	0.03	0.05	77			
Non-traded (X)	0.06	0.02	90	0.03	0.01	83	0	0.01	66	0	0.01	48			
Current credit exposure (X)	0.17	0.06	88	0.09	0.05	82	0.05	0.04	81	0.03	0.04	76			
Credit losses on derivative contracts	0.05	0	97	0.08	0	98	0	0	94	0	0	1			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	2.12	0.85	86	0.96	0.73	80	0.55	0.53	81	0.39	0.53	74			

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	783,351	772,313	690,745	638,413	
Gross losses	540,325	362,155	267,823	252,776	
Write-downs, transfers to loans held-for-sale	0	0	0	75	
Recoveries	90,802	97,011	123,340	93,385	
Net losses	449,523	265,144	144,483	159,391	
Provision for loan and lease losses	1,089,104	276,182	226,051	211,723	
Adjustments	391,367	0	0	0	
Ending balance	1,814,299	783,351	772,313	690,745	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.93	0.51	86	0.26	0.15	78	0.21	0.14	78	0.21	0.16	76			
Provision for loan and lease losses / Average loans and leases	1.35	0.82	82	0.36	0.24	78	0.31	0.24	76	0.31	0.28	72			
Provision for loan and lease losses / Net loan and lease losses	242.28	487.86	31	104.16	130.58	38	156.46	134.68	70	132.83	143.18	63			
Allowance for loan and lease losses / Total loans and leases not held for sale	2.22	1.58	83	1.04	0.83	74	1.03	0.90	70	0.99	0.98	51			
Allowance for loan and lease losses / Total loans and leases	2.19	1.55	84	1.03	0.81	75	1.02	0.89	71	0.98	0.96	52			
Allowance for loan and lease losses / Net loans and leases losses (X)	4.04	11.58	21	2.95	8.03	32	5.35	7.54	55	4.33	8.39	44			
Allowance for loan and lease losses / Nonaccrual assets	324.82	299.17	65	160.83	218.72	52	212.47	214.03	62	194.21	178.03	64			
ALLL / 90+ days past due + nonaccrual loans and leases	256.69	244.34	62	121.85	151.73	49	144.25	160.51	57	152.50	136.22	66			
Gross loan and lease losses / Average loans and leases	0.67	0.34	83	0.48	0.28	81	0.37	0.30	73	0.37	0.33	71			
Recoveries / Average loans and leases	0.11	0.07	76	0.13	0.08	82	0.17	0.09	87	0.14	0.09	77			
Net losses / Average loans and leases	0.56	0.27	82	0.35	0.21	79	0.20	0.22	62	0.23	0.24	62			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	76			
Recoveries / Prior year-end losses	25.07	33.98	41	36.22	36.22	60	48.79	41.30	70	37.77	33.49	65			
Earnings coverage of net loan and lease losses (X)	4.59	22.91	21	7.30	24.40	30	12.84	21.75	47	10.07	19.67	43			

Net Loan and Lease Losses By Type

Real estate loans	0.13	0.04	82	0.08	0.01	92	0	0.02	27	0.04	0.02	65			
Real estate loans secured by 1-4 family	0.04	0.01	79	0.06	0.01	90	0.05	0.01	75	0.07	0.03	71			
Revolving	0.11	0.01	85	0.11	0.02	82	0.07	0.03	65	0.08	0.09	53			
Closed-end	0.01	0	60	0.03	0	83	0.03	0.01	73	0.06	0.02	81			
Commercial real estate loans	0.32	0.07	90	0.12	0.01	94	-0.11	0.01	2	-0.01	0.01	32			
Construction and land development	0	0	39	0.09	-0.01	94	0.01	-0.03	80	0.01	-0.02	72			
1-4 family	0	0	28	0.09	0	98	0	-0.01	26	-0.06	0	7			
Other	0	0	32	0	-0.01	77	0.01	-0.02	84	0.07	-0.01	90			
Multifamily	-0.05	0	3	-0.01	0	14	-0.06	0	8	0	-0.01	78			
Nonfarm nonresidential	0.43	0.11	88	0.14	0.02	94	-0.14	0.02	0	-0.01	0.03	20			
Owner-occupied	0.13	0.02	93	0.14	0.01	97	0	0.01	55	0.09	0.01	93			
Other	0.31	0.08	88	0	0.01	55	-0.14	0.01	0	-0.10	0.01	1			
Real estate loans secured by farmland	0.45	0.02	95	0.59	0.01	99	0.51	0	95	0.13	0.01	89			
Commercial and industrial loans	1.10	0.47	87	0.42	0.37	66	0.07	0.31	20	0.08	0.39	24			
Loans to individuals	0.53	1.13	32	0.71	1.17	39	0.68	1.16	43	0.58	1.25	32			
Credit card loans	4.47	2.92	81	7.24	3.11	91	5.14	2.92	90	4.04	2.92	79			
Agricultural loans	0.38	0.19	84	0.07	0.08	72	-0.22	0.15	5	1.10	0.18	90			
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0				
Other loans and leases	0.38	0.15	82	0.43	0.15	85	0.28	0.14	77	0.93	0.15	94			

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	391,401	432,525	457,743	417,883	
90+ days past due loans and leases	174,760	174,328	171,927	103,813	
Nonaccrual loans and leases	532,057	468,561	363,485	349,127	
Total past due and nonaccrual loans and leases	1,098,218	1,075,414	993,155	870,823	
Restructured 30-89 days past due					
Restructured 30-89 days past due	52,475	77,356	66,800	68,910	
Restructured 90+ days past due	25,442	29,100	27,617	27,150	
Restructured nonaccrual	182,749	185,754	178,407	184,278	
Total restructured loans and leases	260,666	292,210	272,824	280,338	
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	1,747	1,573	2,074	3,619	
90+ days past due loans held for sale	2,182	2,046	332	788	
Nonaccrual loans held for sale	298	0	24,279	0	
Total past due and nonaccrual loans held for sale	4,227	3,619	26,685	4,407	
Restructured loans and leases in compliance	648,293	646,723	744,517	809,953	
Other real estate owned	3,883	10,748	23,019	32,777	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	26,500	18,499	0	6,538	
Total other assets past due and nonaccrual	26,500	18,499	0	6,538	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.47	0.39	70	0.57	0.43	76	0.60	0.44	77	0.59	0.47	73			
90+ days past due loans and leases	0.21	0.12	79	0.23	0.15	78	0.23	0.17	73	0.15	0.20	63			
Nonaccrual loans and leases	0.64	0.66	53	0.61	0.51	66	0.48	0.54	47	0.49	0.63	40			
90+ days past due and nonaccrual loans and leases	0.85	0.85	60	0.84	0.71	65	0.71	0.75	55	0.64	0.88	35			
30-89 days past due restructured															
30-89 days past due restructured	0.06	0.01	89	0.10	0.01	93	0.09	0.02	90	0.10	0.02	88			
90+ days past due restructured	0.03	0.01	88	0.04	0.01	89	0.04	0.01	87	0.04	0.01	86			
Nonaccrual restructured	0.22	0.13	78	0.24	0.14	76	0.24	0.16	73	0.26	0.20	70			
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	82	0	0	87	0	0	85	0.01	0	85			
90+ days past due loans held for sale	0	0	87	0	0	89	0	0	88	0	0	87			
Nonaccrual loans held for sale	0	0.01	76	0	0	40	0.03	0	91	0	0	37			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.47	0.40	70	0.57	0.43	76	0.60	0.44	77	0.59	0.47	73			
90+ days past due assets	0.21	0.12	79	0.23	0.15	78	0.23	0.18	73	0.15	0.20	63			
Nonaccrual assets	0.67	0.67	58	0.64	0.53	69	0.48	0.57	46	0.50	0.64	41			
30+ days past due and nonaccrual assets	1.36	1.29	63	1.43	1.19	70	1.31	1.26	63	1.24	1.39	55			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.60	0.52	66	0.61	0.44	75	0.49	0.48	62	0.44	0.54	37			
90+ days past due and nonaccrual assets + other real estate owned	0.60	0.55	62	0.62	0.48	69	0.51	0.52	52	0.47	0.59	35			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.03	0.60	89	1.13	0.53	94	1.13	0.60	90	1.24	0.72	89			
Allowance for loan and lease losses	69.57	66.66	61	157.34	115.41	76	158.67	118.28	77	186.45	129.01	79			
Equity capital + allowance for loan and lease losses	8.52	4.97	85	9.80	4.28	92	10.32	4.79	92	11.19	5.78	91			
Tier 1 capital + allowance for loan and lease losses	9.79	6.05	85	11.59	5.65	91	11.95	6.16	90	13.14	7.35	89			
Loans and leases + other real estate owned	1.52	0.97	82	1.62	0.85	91	1.62	0.96	86	1.82	1.15	84			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.64	0.39	82	0.73	0.38	86	0.82	0.42	88	0.87	0.44	88			
90+ days past due	0.46	0.16	85	0.47	0.16	84	0.49	0.22	79	0.30	0.26	74			
Nonaccrual	0.87	0.76	67	0.58	0.46	67	0.69	0.57	71	0.71	0.69	62			
Commercial and industrial															
30–89 days past due	0.08	0.23	22	0.09	0.31	20	0.15	0.30	32	0.07	0.32	15			
90+ days past due	0	0.03	33	0	0.05	31	0	0.05	27	0.01	0.05	43			
Nonaccrual	0.90	0.75	66	1.19	0.83	72	0.58	0.76	49	0.59	0.93	40			
Individuals															
30–89 days past due	0.76	0.83	51	0.84	0.83	49	0.87	0.84	47	0.77	0.97	45			
90+ days past due	0.08	0.14	55	0.09	0.17	54	0.09	0.16	55	0.07	0.19	46			
Nonaccrual	0.03	0.28	27	0.05	0.17	39	0.03	0.23	25	0.04	0.24	32			
Depository institution loans															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	46	0	0	49	0	0	47	0	0.05	44			
Nonaccrual	0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural															
30–89 days past due	0.05	0.17	61	0.03	0.24	56	0.45	0.17	80	0.11	0.17	66			
90+ days past due	0	0	44	0	0	42	0	0	43	0	0	41			
Nonaccrual	0.73	0.49	76	0.77	0.67	73	0.93	0.75	73	0.87	0.96	72			
Foreign governments															
30–89 days past due		0			0.07			0.01			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due	0.52	0.18	84	0.87	0.20	91	0.45	0.17	83	0.48	0.20	84			
90+ days past due	0.20	0.01	95	0.26	0.01	93	0.15	0.01	96	0.03	0.02	77			
Nonaccrual	0.11	0.15	62	0.23	0.13	76	0.27	0.14	78	0.24	0.10	78			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.88	0.65	76	1	0.67	78	1.04	0.71	80	1.26	0.74	81			
	90+ days past due	0.60	0.33	83	0.66	0.31	82	0.69	0.46	78	0.39	0.49	71			
	Nonaccrual	0.73	0.89	52	0.63	0.73	50	0.65	0.86	46	0.82	0.97	54			
Revolving	30-89 days past due	0.47	0.48	53	0.57	0.45	62	0.60	0.50	60	0.57	0.61	58			
	90+ days past due	0.15	0.03	88	0.13	0.05	83	0.15	0.05	81	0.12	0.07	76			
	Nonaccrual	0.76	1.13	53	0.58	1	46	0.54	1.17	42	0.58	1.17	46			
Closed-end	30-89 days past due	1.07	0.65	80	1.25	0.70	83	1.32	0.75	82	1.77	0.79	87			
	90+ days past due	0.81	0.38	84	0.96	0.35	84	1.04	0.53	82	0.60	0.57	75			
	Nonaccrual	0.71	0.87	52	0.66	0.70	53	0.72	0.84	48	1.01	0.96	60			
Junior lien	30-89 days past due	0.03	0.02	72	0.06	0.02	87	0.05	0.03	77	0.04	0.03	66			
	90+ days past due	0.01	0	89	0.01	0	88	0.02	0	86	0.03	0	91			
	Nonaccrual	0.03	0.04	48	0.06	0.04	69	0.05	0.06	59	0.11	0.07	71			
Commercial real estate	30-89 days past due	0.10	0.26	39	0.12	0.18	44	0.32	0.17	80	0.18	0.18	55			
	90+ days past due	0.01	0.02	66	0.02	0.03	63	0.02	0.03	64	0.10	0.04	83			
	Nonaccrual	1.16	0.62	82	0.47	0.23	81	0.78	0.28	95	0.50	0.34	75			
Construction and development	30-89 days past due	0.31	0.28	68	0.28	0.28	67	0.46	0.21	81	0.60	0.23	84			
	90+ days past due	0.11	0.01	95	0.11	0.02	91	0.07	0.02	83	0.16	0.03	88			
	Nonaccrual	0.11	0.41	48	0.14	0.20	64	0.12	0.19	56	0.08	0.24	40			
1-4 family	30-89 days past due	0.17	0.03	89	0.15	0.06	81	0.25	0.06	90	0.49	0.07	93			
	90+ days past due	0.05	0	95	0.06	0	94	0.01	0	92	0.14	0	98			
	Nonaccrual	0.02	0.03	70	0	0.02	30	0	0.02	28	0	0.03	28			
Other	30-89 days past due	0.13	0.22	59	0.13	0.20	65	0.21	0.13	75	0.11	0.13	62			
	90+ days past due	0.06	0	96	0.05	0.01	89	0.06	0.02	84	0.02	0.02	71			
	Nonaccrual	0.09	0.35	52	0.14	0.17	69	0.12	0.15	62	0.08	0.18	46			
Multifamily	30-89 days past due	0	0.09	22	0.05	0.08	60	0.15	0.10	76	0.02	0.07	53			
	90+ days past due	0	0	45	0	0	41	0	0.01	79	0	0.01	36			
	Nonaccrual	0.07	0.11	56	0.05	0.05	66	0.09	0.08	69	1	0.10	98			
Nonfarm non-residential	30-89 days past due	0.08	0.23	38	0.10	0.14	46	0.32	0.17	81	0.10	0.17	40			
	90+ days past due	0	0.02	26	0	0.03	51	0.01	0.03	60	0.09	0.04	82			
	Nonaccrual	1.50	0.80	83	0.57	0.28	81	0.98	0.30	95	0.53	0.38	67			
Owner Occupied	30-89 days past due	0.08	0.07	62	0.07	0.07	61	0.22	0.09	86	0.06	0.07	52			
	90+ days past due	0	0	33	0	0.01	57	0.01	0.01	62	0.05	0.02	80			
	Nonaccrual	0.99	0.27	96	0.53	0.16	91	0.60	0.17	94	0.31	0.21	68			
Other	30-89 days past due	0.01	0.14	28	0.03	0.07	42	0.10	0.07	71	0.04	0.09	42			
	90+ days past due	0	0.01	33	0	0.01	63	0	0.01	66	0.05	0.02	82			
	Nonaccrual	0.51	0.44	63	0.04	0.10	41	0.38	0.13	86	0.22	0.14	70			
Farmland	30-89 days past due	2.40	0.11	96	3.32	0.23	99	6.77	0.25	98	1.94	0.27	96			
	90+ days past due	13.07	0	99	7.81	0.01	99	5.86	0.01	98	6.06	0.06	98			
	Nonaccrual	2.37	1.13	78	1.84	0.84	77	2.11	1.23	77	1.81	1.07	72			
Credit card	30-89 days past due	1.03	0.95	54	1.51	1.19	71	1.49	1.22	69	1.25	1.08	56			
	90+ days past due	0.35	0.63	34	0.72	0.78	47	0.54	0.73	38	0.49	0.75	35			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	8,727,221	8,755,586	9,141,734	9,678,192	
Retained earnings	2,330,424	2,088,184	1,361,346	588,357	
Accumulated other comprehensive income (AOCI)	191,562	-256,505	-608,860	-528,246	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	11,249,207	10,587,265	9,894,220	9,738,303	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	2,171,032	2,197,004	2,232,394	2,225,442	
Accumulated other comprehensive income-related adjustments	191,563	-256,505	-608,860	-528,246	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	8,886,612	8,646,766	8,270,686	8,041,107	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	8,886,612	8,646,766	8,270,686	8,041,107	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,195,898	1,207,482	1,207,482	1,075,606	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	2,195,898	1,207,482	1,207,482	1,075,606	
Less: Additional tier 1 capital deductions	0	0	0	6,475	
Additional tier 1 capital	2,195,898	1,207,482	1,207,482	1,069,131	
Tier 1 Capital	11,082,510	9,854,248	9,478,168	9,110,238	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	340,359	392,198	504,709	617,855	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	320,324	279,632	270,527	250,740	
Allowance for loan and lease losses in tier 2 capital	1,112,760	887,060	868,208	777,919	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				330	
Tier 2 capital before deductions	1,773,443	1,558,890	1,643,444	1,646,844	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	1,773,443	1,558,890	1,643,444	1,646,844	
Exited advanced approach tier 2 capital					
Total capital	12,855,953	11,413,138	11,121,612	10,757,082	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	121,132,711	108,603,616	106,411,242	102,499,123	
Less: Deductions from common equity tier 1 capital	2,171,032	2,197,004	2,232,394	2,231,917	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	118,961,679	106,406,612	104,178,848	100,267,206	
Total risk-weighted assets	88,878,043	87,511,987	85,748,671	80,340,458	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	10	12.35	15	9.88	12.11	19	9.65	12.09	10	10.01	12.16	16			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	12.47	13.08	46	11.26	12.78	28	11.05	12.85	21	11.34	12.95	28			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	14.46	15.23	45	13.04	14.36	32	12.97	14.45	27	13.39	14.63	34			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	9.32	9.13	56	9.26	9.76	41	9.10	9.71	34	9.09	9.53	36			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	16,078	25,642	27,205	33,122		-37.30	-44.89
Total property and casualty assets	0	8,844	9,184	10,092		-100.00	-100.00
Reinsurance recoverables (P/C)							
Total life and health assets	16,078	16,798	18,021	23,030		-4.29	-15.81
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
Total insurance underwriting equity	13,883	20,255	16,998	17,105		-31.46	20.70
Total property and casualty equity	0	8,530	8,256	8,044		-100.00	-100.00
Total life and health equity	13,883	11,725	8,742	9,061		18.41	176.39
Total insurance underwriting net income	2,246	3,195	3,929	3,480		-29.70	-45.30
Total property and casualty	88	263	218	216		-66.54	-86.59
Total life and health	2,158	2,932	3,711	3,264		-26.40	-37.45
Claims and claims adjusted expense reserves (P/C)	0	313	328	762		-100.00	-100.00
Unearned premiums (P/C)	0	74	120	208		-100.00	-100.00
Policyholder benefit and contractholder funds (L/H)	4	9	70	141		-55.56	-98.47
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	75,707	68,085	60,802	61,178		11.19	15.41
Other insurance activities income	75,633	67,897	60,453	60,452		11.39	17.52
Insurance and reinsurance underwriting income	74	188	349	726		-60.64	-94.05
Premiums	74	188	349	726		-60.64	-94.05
Credit related insurance underwriting	74	188	349	726		-60.64	-94.05
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	8,713	9,648	462	500		-9.69	872.43
Net assets of insurance underwriting subsidiaries	16,252	16,349	18,012	18,766		-0.59	-15.99
Life insurance assets	2,576,738	2,542,234	2,507,007	2,465,915		1.36	46.60

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.01	0	84	0.02	0.01	87	0.03	0.01	87	0.03	0.01	86			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	53.67	17	34.49	51.47	46	33.76	56.12	40	30.47	52.23	42			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	46.33	82	65.51	48.53	53	66.24	43.88	59	69.53	47.77	57			
Separate account assets (L/H) / Total life assets	0	11.24	43	0	7.26	42	0	8.53	44	0	2.52	45			
Insurance activities revenue / Adjusted operating income	1.56	0.41	85	1.44	0.47	84	1.34	0.47	82	1.40	0.55	80			
Premium income / Insurance activities revenue	0.10	2.84	81	0.28	7.32	75	0.57	4.86	75	1.19	4.64	77			
Credit related premium income / Total premium income	100	38.23	81	100	34.91	83	100	44.54	78	100	43.04	79			
Other premium income / Total premium income	0	61.77	18	0	65.09	16	0	55.46	21	0	56.96	20			
Insurance underwriting net income / Consolidated net income	0.27	0.03	91	0.23	0.08	87	0.28	0.08	88	0.29	0.04	91			
Insurance net income (P/C) / Equity (P/C)		15.59		3.08	19.86	23	2.64	15.64	26	2.69	5.74	60			
Insurance net income (L/H) / Equity (L/H)	15.54	3.62	84	25.01	5.13	88	42.45	1.99	94	36.02	-2.99	95			
Insurance benefits, losses, expenses / Insurance premiums	11,774.32	447.82	95	5,131.91	233.61	96	132.38	160.49	69	68.87	127.33	37			

Reinsurance recovery (P/C) / Total assets (P/C)		0.07		0	0.15	42	0	0.17	43	0	0.48	36			
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0.15	45	0	2.31	47	0	0	47			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	92	0.01	0	89	0.02	0	89	0.02	0	88			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.98	11.03	88	23.90	11.51	92	24.46	10.22	95	25.16	9.84	96			

Broker-Dealer Activities

Net assets of broker-dealer subsidiaries (\$000)		91,279		114,314		72,496		39,748							
Net assets of broker-dealer subsidiaries / Consolidated assets	0.07	0.75	81	0.10	1.39	77	0.07	1.79	74	0.04	1.54	70			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	617,786	568,224	700,253	588,198	
Real estate loans	0	0	0	0	
Commercial and industrial loans	58,136	74,823	97,554	103,453	
Loans to depository institutions and other banks acceptances	559,650	493,401	602,699	484,745	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities					
Debt securities	4,300	4,301	4,300	2,300	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	622,086	572,525	704,553	590,498	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	8.72	-2.40	73	-18.85	22.48	14	19.05	7.24	69	91.17	21.19	88			
Total selected assets	8.66	2.04	64	-18.74	12.40	18	19.32	3.24	71	89.50	21.86	86			
Deposits		3.46			10.36			5			-0.77				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	225,366	482,229	1,022,461		-100.00	-100.00
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	225,366	482,229	1,022,461		-100.00	-100.00
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			-100.00
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Activity as a Percent of Total Assets							
Securitization activities	0	0.21	0.44	0.98			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0.21	0.44	0.98			
Commercial and Industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans		17.38	16.75	15.36			
Home equity lines		10.14	10.69	11.40			
Credit card receivables		0.96	1.18	1.07			
Auto loans and other consumer loans		22.24	21.64	22.30			
Commercial and industrial loans		29.61	29.67	27.80			
All other loans and leases		19.66	20.06	22.07			

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....		0	0		
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....		0	0		
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....		0	0	0	
Seller's interest carried as securities and loans.....		0	0	0	
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure.....	0.48	0.60	1.29	0.92	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	4,008	6,688	11,512		-100.00	-100.00
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			-100.00
Total 30-89 days past due securitized assets.....	0	4,008	6,688	11,512		-100.00	-100.00
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	465	729	1,316		-100.00	-100.00
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			-100.00
Total 90+ days past due securitized assets.....	0	465	729	1,316		-100.00	-100.00
Total past due securitized assets.....	0	4,473	7,417	12,828		-100.00	-100.00
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	317	2,945	5,443		-100.00	-100.00
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	423			-100.00
Total net losses on securitized assets.....	0	317	2,945	5,866		-100.00	-100.00

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans		1.78	1.39	1.13	
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets		1.78	1.39	1.13	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans		0.21	0.15	0.13	
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets		0.21	0.15	0.13	
Total past due securitized assets percent of securitized assets		1.98	1.54	1.25	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans		0.14	0.61	0.53	
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets		0.14	0.61	0.57	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		1.25	1.32	1.77	
Home equity lines		0.57	0.60	0.57	
Credit card receivables		1.51	1.49	1.25	
Commercial and industrial loans		0.09	0.15	0.07	
All other loans and leases		0.59	0.60	0.49	
Total managed loans past due 30–89 days		0.57	0.61	0.60	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		0.96	1.04	0.60	
Home equity lines		0.13	0.15	0.12	
Credit card receivables		0.72	0.54	0.49	
Commercial and industrial loans		0	0	0.01	
All other loans and leases		0.09	0.07	0.07	
Total managed loans past due 90+ days		0.23	0.23	0.15	
Total Past Due Managed Assets		0.80	0.84	0.75	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans		0.03	0.03	0.06	
Home equity lines		0.11	0.07	0.08	
Credit card receivables		7.24	5.14	4.04	
Commercial and industrial loans		0.42	0.07	0.08	
All other loans and leases		0.33	0.23	0.31	
Net Losses on Managed Assets Percent of Total Managed Assets		0.35	0.19	0.23	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	1,530,319	692,407	1,749,175	318,383		121.01	84.83
Dividends	1,526,798	684,697	1,721,697	298,198		122.99	85.74
Interest	3,521	7,710	27,478	20,185		-54.33	-40.86
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	37,546	5,536	2,201	16,187		578.22	-8.87
Dividends	36,310	3,409	0	13,714		965.12	-6.62
Interest	1,236	2,127	2,201	2,473		-41.89	-46.66
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies				0			
Dividends				0			
Interest				0			
Management and service fees				0			
Other income				0			
Total income from subsidiaries	1,567,865	697,943	1,751,376	334,570		124.64	80.39
Securities gains (losses)	0	0	0	0			-100.00
Other operating income	9,130	1,806	-2,235	3,559		405.54	128.88
Total operating income	1,576,995	699,749	1,749,141	338,129		125.37	80.50
Operating Expenses							
Personnel expenses	16,519	6,126	2,448	19,106		169.65	246.31
Interest expense	115,089	142,742	123,650	91,300		-19.37	560.37
Other expenses	123,492	144,684	118,213	114,710		-14.65	33.17
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	255,100	293,552	244,311	225,116		-13.10	121.96
Income (loss) before taxes	1,324,113	406,584	1,504,830	113,013		225.67	74.51
Applicable income taxes (credit)	-46,049	-63,418	-48,507	-55,550			
Extraordinary items				0			
Income before undistributed income of subsidiaries	1,370,162	470,002	1,553,337	168,563		191.52	57.74
Equity in undistributed income of subsidiaries	-552,950	940,912	-160,324	1,017,519			
Bank subsidiaries	-546,729	907,727	-186,343	1,015,378			
Nonbank subsidiaries	-6,221	33,185	26,019	2,141			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	817,212	1,410,914	1,393,013	1,186,082		-42.08	17.93
Memoranda							
Bank net income	980,069	1,592,424	1,535,354	1,313,576		-38.45	48.17
Nonbank net income	30,089	36,594	26,019	15,855		-17.78	26.48
Subsidiary holding companys' net income	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	1-Year	5-Year
Assets										
Investment in bank subsidiaries	12,818,678	71.67	12,892,784	77.92	12,245,201	81.61	12,505,495		-0.57	100.78
Common and preferred stock	12,508,643	69.94	12,832,750	77.56	11,493,318	76.60	11,696,333		-2.53	109.64
Excess cost over fair value	13,215	0.07	13,215	0.08	13,092	0.09	11,524		0.00	14.67
Loans, advances, notes, and bonds	296,820	1.66	46,819	0.28	729,800	4.86	729,800		533.97	-25.76
Other receivables	0	0	0	0	8,991	0.06	67,838			-100.00
Investment in nonbank subsidiaries	184,116	1.03	198,567	1.20	182,446	1.22	169,463		-7.28	-65.74
Common and preferred stock	147,091	0.82	164,758	1	142,190	0.95	111,161		-10.72	-69.93
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	37,025	0.21	33,809	0.20	39,787	0.27	57,639		9.51	-22.15
Other receivables	0	0	0	0	469	0	663			-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	63,212	0.35	56,500	0.34	50,881	0.34	39,428		11.88	
Securities	38,997	0.22	37,890	0.23	32	0	32		2.92	121765.63
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	4,465,546	24.97	3,119,320	18.85	2,351,774	15.67	1,617,773		43.16	386.78
Cash and due from unrelated depository institution	41	0	27	0	0	0	0		51.85	
Premises, furnishings, fixtures and equipment	1,967	0.01	2,112	0.01	1,672	0.01	1,622		-6.87	9.28
Intangible assets	0	0	0	0	0	0	0			
Other assets	312,070	1.74	238,783	1.44	172,981	1.15	198,797		30.69	74.26
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	17,884,627	100.00	16,545,983	100.00	15,004,987	100.00	14,532,610		8.09	122.99
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	3,635,923	20.33	3,292,011	19.90	2,419,864	16.13	2,319,123		10.45	807.75
Subordinated notes and debentures	255,497	1.43	552,092	3.34	544,391	3.63	557,677		-53.72	-21.92
Other liabilities	607,161	3.39	577,988	3.49	669,190	4.46	519,145		5.05	60.12
Balance due to subsidiaries and related institutions	393,706	2.20	329,145	1.99	269,840	1.80	322,756		19.61	23.57
Total liabilities	4,892,287	27.35	4,751,236	28.72	3,903,285	26.01	3,718,701		2.97	243.17
Equity Capital	12,992,340	72.65	11,794,747	71.28	11,101,702	73.99	10,813,909		10.15	97.01
Perpetual preferred stock (income surplus)	2,195,898	12.28	1,207,482	7.30	1,207,482	8.05	1,075,606		81.86	468.46
Common stock	10,223	0.06	10,245	0.06	10,506	0.07	10,753		-0.21	28.27
Common surplus	8,776,189	49.07	8,800,943	53.19	9,176,509	61.16	9,702,131		-0.28	24.69
Retained earnings	1,877,659	10.50	2,088,184	12.62	1,361,346	9.07	588,356		-10.08	
Accumulated other comprehensive income	191,562	1.07	-256,505	-1.55	-608,860	-4.06	-528,246			
Other equity capital components	-59,191	-0.33	-55,602	-0.34	-45,281	-0.30	-34,691			
Total liabilities and equity capital	17,884,627	100.00	16,545,983	100.00	15,004,987	100.00	14,532,610		8.09	122.99
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	251,745	1.41	251,563	1.52	252,619	1.68	252,585		0.07	-20.85
Notes payable to subsidiaries that issued TPS	251,745	1.41	251,563	1.52	252,619	1.68	252,585		0.07	-20.85
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	6.64	7.29	38	12.21	9.68	78	12.60	10.40	75	11.18	7.61	81			
Bank net income / Average equity investment in banks	7.73	7.45	51	12.87	10.51	77	13.32	11.19	75	11.91	8.74	77			
Nonbank net income / Average equity investment in nonbanks	19.45	9.75	81	23.88	7.89	85	22.05	7.10	88	3.80	4.73	47			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	119.93	88.16	94	112.86	82.22	91	110.22	82.56	88	110.75	80.64	84			
Nonbank net income / Parent net income	3.68	3.59	71	2.59	5.93	68	1.87	3.78	67	1.34	7.76	54			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	37.66	20.06	80	40.28	20.43	80	35.16	20.88	78	34.39	19.94	79			
Total debt / Equity capital	29.95	14.41	81	32.59	14.31	79	26.70	14.69	77	26.60	13.95	77			
Total debt + notes payable to subs that issued TPS / Equity capital	31.89	16.67	81	34.72	16.36	79	28.98	17.10	77	28.94	16.10	78			
Total debt + Loans guaranteed for affiliate / Equity capital	29.95	14.68	81	32.59	14.56	79	26.70	15.14	77	26.60	14.35	77			
Total debt / Equity capital – excess over fair value	29.98	14.52	81	32.63	14.51	79	26.73	14.81	77	26.63	14.10	77			
Long-term debt / Equity capital	29.95	13.56	81	32.59	13.04	80	26.70	13.37	77	26.60	12.69	78			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0.10	0.08	82	0.11	0.12	82	0.12	0.12	83	0.11	0.17	80			
Long-term debt / Consolidated long-term debt	59.69	34.67	75	47.54	28.44	69	37.69	28.63	64	43.43	26.93	70			
Double Leverage															
Equity investment in subs / Equity capital	97.51	102.81	20	110.31	103.22	83	104.93	103.10	63	109.29	102.10	82			
Total investment in subs / Equity capital	100.08	110.16	25	110.99	111.07	72	111.94	112.48	65	117.21	111.30	77			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.40	0.47	18	0.86	0.36	73	0.39	0.35	57	0.85	0.52	66			
Equity investment in subs – equity cap / Net income-div (X)		1.82		1.67	1.22	71	0.70	1.22	36	1.37	2.64	44			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	166.96	136.59	73	78.85	177.68	12	211.20	162.34	75	60.73	141.81	12			
Cash from ops + noncash items + op expense / Op expense + dividend	180.79	147.24	73	77.73	190.27	9	236.87	174.91	79	61.59	148.20	11			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	177.25	134.08	76	180.47	116.34	87	160.38	103.19	88	82.15	92.33	33			
Pretax operating income + interest expense / Interest expense	1,250.51	2,016.32	57	384.84	1,968.54	22	1,317.01	2,898.75	56	223.78	1,909.25	20			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,198.65	1,539.23	62	367.32	1,632.83	20	1,237.11	1,369.37	60	215.98	1,547.94	19			
Dividends + interest from subsidiaries / Interest expense + dividends	187.42	150.43	73	84.33	210.80	10	238.62	188.90	73	61.29	172.51	9			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)	8.14	35.64	24	19.15	57.11	38	20.02	33.93	40	15.69	24.63	42			
Other Ratios															
Net assets that reprice within 1 year / Total assets	23	3.85	98	16.70	2.64	94	11.95	2.61	90	8.75	3.24	82			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.10	46	0	0.04	43	0	0.24	47	0	0.10	44			
Nonaccrual	0	1.03	40	0	0.54	40	0	6.54	38	0	7.38	36			
Total	0	1.13	37	0	0.58	34	0	6.78	36	0	7.48	34			
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.21	2.66	56	0.25	5.62	55	0.21	5.50	52	0.20	5.68	47			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	52.66	81.10	30	145.73	57.84	92	39.29	57.26	29	269.66	68.72	95			
Dividends declared / Net income	88.28	42.29	94	48.54	33.08	79	43.81	27.33	82	38.32	31.29	59			
Net income – dividends / Average equity.....	0.78	4.14	13	6.28	6.46	47	7.08	7.33	46	6.90	5.03	74			
Percent of Dividends Paid															
Dividends from bank subsidiaries	211.62	132.17	76	99.97	178.13	25	282.10	157.73	83	65.60	130.71	26			
Dividends from nonbank subsidiaries	5.03	3.41	76	0.50	7.53	53	0	7.13	23	3.02	12.57	65			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	216.66	174.85	73	100.47	260.40	13	282.10	215.26	76	68.62	196.35	11			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	155.78	60.28	97	43	66.55	27	112.14	60.71	90	22.70	59	20			
Interest income from bank subsidiaries.....	0.36	0.36	72	0.48	0.54	69	1.79	0.52	83	1.54	0.76	75			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	156.14	62.88	96	43.48	69.36	27	113.93	63.43	86	24.24	62.82	21			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	120.68	56.39	80	9.32	82.95	33	0	51.40	17	86.50	102.35	60			
Interest income from nonbank subsidiaries.....	4.11	7.38	73	5.81	20.25	64	8.46	18.56	62	15.60	8.11	78			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries	124.78	79.84	77	15.13	150.41	18	8.46	99.33	24	102.09	165.35	60			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.82	69.76	60	97.85	67.32	68	98.43	65.18	70	88.19	59.17	57			
Interest income from bank subsidiaries.....	0.22	0.63	65	1.10	0.80	72	1.57	0.92	77	5.97	0.94	90			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	97.04	82.20	46	98.95	78.80	60	100	74.20	90	94.16	69.23	47			
Dividends from nonbank subsidiaries	2.30	1.95	74	0.49	2.65	57	0	2.57	23	4.06	2.65	76			
Interest income from nonbank subsidiaries.....	0.08	0.73	76	0.30	1.19	75	0.13	2.32	69	0.73	2.79	72			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	2.38	4.70	65	0.79	7.29	49	0.13	7.64	41	4.79	9.99	63			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt	6.47	27.08	39	6.54	28.33	40	8.52	26.53	42	8.78	39.18	46			